

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE PATENT James G. GATTO  
APPLICATION OF:  
SERIAL NO.: 09/922,935  
FILING DATE: August 7, 2001  
ART UNIT: 2876  
EXAMINER KARL D. FRECH  
FOR: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM

Assistant Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

**REQUEST FOR RECONSIDERATION**

Applicant would like to thank Examiner Frech for the courtesies extended during the interview on April 9, 2003. As reflected in the Examiner's Interview Summary, applicant reiterated its position that the art relied on does not disclose the claimed features for the reasons previously of record. The Examiner seemed to agree and would likely withdraw the final rejection. Reconsideration and withdrawal of the final rejection is therefore requested.

Additionally, applicant noted that a Supplemental Information Disclosure Statement would be filed. Consideration of the Supplemental Information Disclosure Statement upon withdrawal of the final rejection is requested.

Should the Examiner believe a discussion of any aspect of this case would help expedite prosecution, a telephone call to the undersigned is encouraged.

Date: April 10, 2003

Respectfully submitted,

By: James G. Gatto  
James G. Gatto  
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